



Order Filed on February 15, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**
Caption in Compliance with D.N.J. LBR 9004-1(b)

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Counsel for Fulton Bank, N.A.

In re:

VARUN MALIK,

Debtor.

Chapter 7

Case No. 22-11708-CMG

FULTON BANK, N.A.,

Plaintiff,

v.

VARUN MALIK,

Defendant.

Adv. Pro. 22-01319-CMG

Judge: Hon. Christine M. Gravelle

**ORDER GRANTING MOTION OF FULTON BANK, N.A., FOR
PARTIAL SUMMARY JUDGMENT ON COUNTS VI-IX OF THE COMPLAINT**

The relief set forth on the following page numbered two (2) is hereby **ORDERED**.

DATED: February 15, 2023

Honorable Christine M. Gravelle
United States Bankruptcy Judge

Page 2 of 2

Debtor: Varun Malik

Case No.: Case No. 22-10139 CMG

Caption: Order Granting Motion of Fulton Bank, N.A., for Partial Summary Judgment on Counts VI–IX of the Complaint

THIS MATTER having been opened to the Court on the motion of Fulton Bank, N.A. (“Plaintiff”), by and through its counsel, Duane Morris LLP, for the entry of an order granting partial summary judgment against the Defendant on Counts VI–IX of the Complaint [Adv. No. 1] to deny the Defendant a general discharge of his debts (“Motion”)¹; and the Court having considered the pleadings in support of the Motion; and the Court having considered opposition to the Motion, if any; and good and sufficient cause existing for entering the within Order;

It is hereby ORDERED as follows:

1. The Motion is granted as set forth herein.
2. The Debtor is denied a discharge of his debts under sections 727(a)(2), 727(a)(3), 727(a)(4)(A), and 727(a)(5) of the Bankruptcy Code.

¹ Capitalized terms used but not otherwise defined herein shall have the meanings set forth in the Motion.

In re:
Varun Malik
Debtor

Case No. 22-11708-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Mar 20, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2023:

Recip ID	Recipient Name and Address
db	+ Varun Malik, 21 Maida Road, Edison, NJ 08820-2531

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2023 at the address(es) listed below:

Name	Email Address
Andrew J. Kelly	on behalf of Trustee Bunce Atkinson akelly@kbtlaw.com wsheridan@kbtlaw.com
Brian W. Hofmeister	on behalf of Trustee Brian W. Hofmeister bwh@hofmeisterfirm.com J119@ecfcbis.com
Bruce H Levitt	on behalf of Defendant Varun Malik blevitt@levittslafkes.com sslafkes@levittslafkes.com;lspcattorneys@gmail.com;hbr69524@notify.bestcase.com;lsbankruptcynotices@gmail.com
Bruce H Levitt	on behalf of Debtor Varun Malik blevitt@levittslafkes.com sslafkes@levittslafkes.com;lspcattorneys@gmail.com;hbr69524@notify.bestcase.com;lsbankruptcynotices@gmail.com
Bunce Atkinson	on behalf of Trustee Bunce Atkinson bunceatkinson@aol.com NJ09@ecfcbis.com,maraujo@atkinsondebartolo.org,atkinson@remote7solutions.com

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User: admin

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Form ID: pdf903

Total Noticed: 1

Bunce Atkinson	bunceatkinson@aol.com NJ09@ecfbis.com,maraujo@atkinsondebartolo.org,atkinson@remote7solutions.com
Denise E. Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eamonn O'Hagan	on behalf of Creditor U.S. Small Business Administration eamonn.ohagan@usdoj.gov
Jill Manzo	on behalf of Creditor HSBC Bank USA N.A. bankruptcy@fskslaw.com
Joseph M. Shapiro	on behalf of Plaintiff Varun Malik jshapiro@middlebrooksshapiro.com
Margaret Mcgee	on behalf of U.S. Trustee U.S. Trustee maggie.mcgee@usdoj.gov
Mark E. Hall	on behalf of Spec. Counsel Fox Rothschild LLP mhall@foxrothschild.com, cbrown@foxrothschild.com
Michael A. Artis	on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov
Morris S. Bauer	on behalf of Creditor FULTON BANK N.A. MSBauer@duanemorris.com, tjsantorelli@duanemorris.com
Morris S. Bauer	on behalf of Defendant Fulton Bank N.A. MSBauer@duanemorris.com, tjsantorelli@duanemorris.com
Morris S. Bauer	on behalf of Plaintiff FULTON BANK N.A. MSBauer@duanemorris.com, tjsantorelli@duanemorris.com
Paul S. Doherty, III	on behalf of Unknown Role Type Glenwood Office Furniture II pdoherty@hdrbb.com
Paul S. Doherty, III	on behalf of Unknown Role Type Swati Bhatheja pdoherty@hdrbb.com
Paul S. Doherty, III	on behalf of Unknown Role Type Ravi Uppal pdoherty@hdrbb.com
R. A. Lebron	on behalf of Creditor HSBC Bank USA N.A. bankruptcy@fskslaw.com
Rebecca K. McDowell	on behalf of Creditor TD Bank N.A. rmcdowell@slgcollect.com, anova@slgcollect.com
Robert P. Saltzman	on behalf of Creditor HSBC BANK USA N.A. dnj@pbslaw.org
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
United States Trustee	USTPRegion03.NE.ECF@usdoj.gov
William H Brosha	on behalf of Creditor Village Gate at Edison Condominium Association Inc. collections@theassociationlawyers.com

TOTAL: 25